

# Spotlight

American Income Life & National Income Life

Volume 37 • Number 5



## What Your Clients Need to Know About **FINAL EXPENSE COVERAGE**

A Monthly Publication with News, Ideas and Information for American Income Life and National Income Life Producers





FROM THE DESK OF:

**Roger Smith**

President & CEO  
American Income Life

## Life Insurance – Needed Protection

Life insurance is something everyone needs, but not very many people enjoy discussing. As professionals in this industry, we discuss the inevitable need for this coverage everyday. We are placed in situations where the topic of funeral costs, life expectancy, and the financial issues surrounding a person's most precious commodity – their life – occurs at every point of sale.

Life is precious and many of us only take time to reflect on that when the rush of life calms for longer than a moment. I, myself, have recently taken the time to ponder the frailty of life when I came across a book at the bookstore.

The book is *Ice Bound: A Doctor's Incredible Battle for Survival at the South Pole*.

This book outlines the courageous fight one doctor wages against breast cancer. However, this is no ordinary doctor and her circumstances find her far from suburbia America. Dr. Jerri Nielsen was serving a one-year term as the only doctor to the Americans "wintering over" at the Amundsen-Scott South Pole Station in Antarctica.

What makes this story so empowering is that during the treacherous winter-months in Antarctic, there are no flights in or out, and this doctor's sole survival rested in her own hands.

Beating the odds – which were obviously stacked against her – she was able to perform a biopsy on herself, diagnose her cancer, and self-administer an emergency-dropped supply of chemotherapy to ensure her survival until Spring when she could be carelifted back to civilization and then home. What makes this story even more intriguing is that it took one strong-willed woman and the many strong-supporting friends, family, and "policies" to see this doctor to recovery.

Given, many of us will never have to face a life or death situation in quite the same way as Dr. Jerri Nielsen, but still our time will come and those left behind will not only be faced with our passing, but with the financial burdens that stage of life may bring.

At American Income and National Income, it has been, and always will be, our position that what we do is solely for the customers we serve. I've said it a thousand times and I will probably say it a thousand more, if it doesn't benefit our customers, our Agents, and the Company, it is not worth doing. Our focus this year is retention. In choosing this focus, I did not say this is what we need as a Company to continue to grow. My decision was based on the fact that keeping business on the books benefits the Agents in renewals, the policyholders in getting the coverage they need, and for the Company in maintaining the longevity of both. A happy Agent and a happy customer makes for a happy Company.

However, as simplistic as this sounds, it is really more complex. We pride ourselves on giving our customer's, and our Agents, the very best. This way, everyone walks away with the assurance that American Income and National Income will stand behind the protection they sell.

Again, life insurance is just that – needed protection. It is not always talked about, but it is coverage we all will need at some point in our lives.

Remember, life insurance allows individuals to focus on life without the worries of what lies after. To find out more about the importance of this coverage, turn to Page 12 and 13.

**Come together!**

### Remember

**Monday, May 31, 2004**

The Home Office will be closed for the Memorial Day holiday.

**Monday, June 28, 2004**

All business and PR credits must be in the Home Office to count for June production.

### Monthly Bonuses Paid Out

This month AIL and NILICO paid a total of \$717,630.14 in bonuses. For more information on the monthly bonuses, turn to Page 15.

### Retention Rate

Effective Jan. 1, 2004, to be eligible for bonuses and featured in *Spotlight*, top Producers must meet the required Retention rate or the minimum Net to Gross. Net to Gross is used only during the Producer's first eight months.

|               |       |
|---------------|-------|
| Retention:    | 67.0% |
| Net to Gross: | 78%   |

### 100,000 Applications are in Order!

Alex Bluhm, a GA with the Jatoft-Foti Agency, achieved \$100,000 of 13-month in-force premium.

Tamara Ford, a GA with the Marc Morton Agency, achieved \$100,000 of 13-month in-force premium.

Michael Lau, an SA with the Rick Aitig Agency, achieved \$100,000 of 13-month in-force premium.

Russell Lewis, a GA with the Durhon Oldham Agency, achieved \$100,000 of 13-month in-force premium.

### 2004 Award Winners

The asterisks, shown throughout the magazine, indicate that place will be a year-to-date award winner. The Producers, who will be recognized at the Cancun Awards Presentation, are as follows: the top SGA from each category, the top two PR Managers and the top two PR Representatives from each category, the top five MGAs, the top five GAs, the top SA, and the top ten Individual Producers. *Check your production! If there is an asterisk by your position, you could be on your way to The Fiesta Americana in Cancun! The convention will be held in June 2005.*

### 2004 POS Leads Credits

When working POS leads, here are a few reminders which should eliminate delays, and help the Home Office properly service our policyholders:

1. Many of you write business on existing policyholders and simultaneously complete a policy service request form (L-7) for the existing business. *When doing this, please be sure to write the existing policy numbers and the insured's name on the form.* When these items are then received in the Home Office, they are often separated depending on the request. Therefore, if the policy number and the insured's name are not written on the L-7, there will be a delay in handling the request.
2. *When writing an application for partial conversion of a term policy or term rider, please indicate the amount to be converted.* If the full amount is not being converted, please indicate whether the remaining term coverage should remain in force. This will allow for quicker processing of the conversion request and eliminate unnecessary delays.
3. Anytime additional coverage is written and the policyholder's previous coverage is being paid by list bill or government allotment, you must get a new deduction form completed and turned into the group or pay center. *Please do not send the original to the Home Office.* The new deduction amount must be for the total amount of the premium, not just the increase. Insufficient deduction amounts will cause all policies to fall behind and could lead to a lapse in coverage.

### Child Coverage Applications on Children

We are continuing to see apps on children for amounts above the typical HeadStart face amounts (\$25,000 or \$2/week Preferred Life with GIO). There are specific criteria, based on guidelines provided in the Home Office Underwriting Manual, that must be met to cover children for larger face amounts. The best way to obtain this information is for the Producer to send a completed Part B of the Child Coverage Questionnaire (AG-2198 or AG-2370) with the application. In many cases, the sale should have been made on the parents and not just the children.



**Critical Illness**

Our Critical Illness policy is designed for quick approval. We will use only the application and questionnaires for underwriting and will not request additional information to make a decision.

If all the health questions are answered "no," the application will be approved. If certain questions are answered "yes," it will be necessary to decline the application. Other questions may be answered "yes," but with a satisfactory explanation we may be able to approve the application.

Here is how it works. If questions 18-23, or 25 are answered "yes," the applications will be declined. If questions 17, 24, 26, or 27 are answered "yes," we require an explanation accompany the application. The explanation or questionnaire must explain which part of the question is being answered "yes." If the questionnaire or explanation (if applicable) does not accompany the app, we will not request the needed information and the new business will be declined.

**Use of Questionnaires**

Questionnaires completed by the Producer at the time of application provide important additional information and are a great tool for improving the time it takes to issue a policy. Having this information at the beginning of the underwriting process speeds up the approval of the case and often enables the Home Office to issue a policy when we cannot obtain an APS. Sometime we see questionnaires that are not complete which can cause extra work and delays in processing the case. To ensure you do not run into any delays, regard the questionnaire portion of the app as part of the app. Answer all questions and be sure to obtain the applicant's signature.

**More on Underwriting**

It is essential on every application for the Producer to provide the necessary details about the applicant's medical history. For major impairments, such as a heart attack or diabetes, the relevant questionnaire should be completed as well as information provided on the application. Many medical histories do not require a questionnaire and, in those instances, it is particularly important the Producer furnish critical details.

For example, if an applicant indicated they were hospitalized, the Producer should circle the relevant questions on the app, complete the explanation section indicating the duration of the illness, how long the applicant spent in the hospital, and if there has been a full recovery.

*Without these vital pieces of information, we may need to contact the applicant and/or request medical records, both of which delays application approval.*

**Phone Calls to New Business**

Approximately nine out of 10 phone calls received by Policy Issue and Underwriting are from Producers with the majority asking such questions as:

- What is the status of my case?
- When will or why did this policy NTO or INC?
- What do I need to do to get this policy approved or delivered?

Although we have 11 dedicated phone representatives ready to assist with any New Business question, this information is readily available and viewable on CAS.

However, when the answer to your question is not available in CAS, e-mail is the most efficient method of contacting the Home Office. With e-mail, you have 24-hour access and are assured your question has been sent to the appropriate department. You can e-mail your questions to [pi@aillife.com](mailto:pi@aillife.com).

**TLCR Conversions**

When doing a TLCR conversion, if the owner of the base policy (generally one of the parents) wants to convert coverage for a child listed on a TLCR, the owner is now able to be the owner, beneficiary, and payor of the convert TLCR policy, if they choose, without having to get the adult child's signature.

Remember you are not sent a notice through CAS 60 days prior of the time to convert and the conversion can be up to five times the face amount with guaranteed insurability. However, if a conversion is applied for before the two month window, the conversion amount is limited to the face amount of the child rider, without being underwritten, and early conversions are not in the best interest of the client because it limits the amount of insurance available and it costs more for the same amount of protection.

**American Income Life**

For over half a century, American Income Life Insurance Company has been meeting union families' needs. We are a leader in the union insurance market, and are totally committed to meeting the needs of union members through personal one-on-one service and complete Home Office customer support. You can count on AIL to do what it says it will do.

**Spotlight**

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254-761-6400

Web sites  
[aillife.com](http://aillife.com)  
[aillifecareers.com](http://aillifecareers.com)  
[nillife.com](http://nillife.com)

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**Promoted To Supervising Agent**

|  |  |  |   |   |  |
|--|--|--|---|---|--|
| Desiree Albertson<br>Bill Jennings<br>Colorado   | Raquel Chernes<br>Tom Williams<br>Florida        | Justin Germany<br>Robert Smith<br>Oklahoma     | Kurt Jenkins<br>John Akers<br>Nebraska          | Stephen Foye<br>Chris Wittenbach<br>Arkansas      | Nathan Taylor<br>Rick Altig<br>Alberta         |
| Chad Armand<br>Nick Nitkowski<br>Louisiana       | Brian Colbeck<br>Bill Jennings<br>Colorado       | Vincent Greco<br>David Cohen<br>California     | Michael Kowatch<br>Mark Hancock<br>Indiana      | Grady Richards<br>Gen-Gen-Bitman<br>Missouri      | Allen Trebelhorn<br>Rick Altig<br>Minnesota    |
| Durcas Barrows<br>Rick Mansfield<br>Maine        | David Finken<br>John Akers<br>Nebraska           | Darrell Hall<br>Vlad Basov<br>Texas            | Samuel Lasala<br>Gen-Gen-Bitman<br>Missouri     | Duane Robertson<br>John Akers<br>Iowa             | David Vinci<br>David Cohen<br>California       |
| Timothy Bertis<br>Rick Altig<br>Oregon           | James Ford<br>Rick Mansfield<br>Maine            | Jacob Hanson<br>John Akers<br>Iowa             | Jason Lassic<br>Jim Surace<br>Ohio              | Rhonda Scott<br>Tyrone Conard<br>Maryland         | Anita Williams<br>Chris Wittenbach<br>Arkansas |
| Jonna Blackwell<br>Ali Shabek<br>North Carolina  | Darlene Foster<br>David Brister<br>Massachusetts | John Hentschel<br>Pat Shehan<br>Alabama        | Chris Martell<br>Eric Gigliome<br>New Jersey    | David Shefler<br>Ronald VanWoersik<br>Ohio        | Wesley Wright<br>Robert Smith<br>Oklahoma      |
| Robert Brannan<br>Bill Jennings<br>Colorado      | Lynn Friedline<br>Gen-Gen-Bitman<br>Missouri     | Matthew Hogan<br>Durbon Oldham<br>Pennsylvania | Tungalay Nyamochir<br>Bill Jennings<br>Colorado | Winford Smith<br>Williams-Williams<br>Georgia     | Claudia Ziegler<br>Rick Altig<br>Alberta       |
| Walter Brownswood<br>David Zophin<br>Connecticut | Clayton Frost<br>David Zophin<br>Connecticut     | Bryant Jackson<br>Tom Williams<br>Florida      | Ed Olfert<br>Rick Altig<br>Manitoba             | Randolph Soullers<br>Altig-Martyn<br>Newfoundland |  |

**Promoted To General Agent**

|   |   |  |   |   |  |
|---|---|--|---|---|--|
| Terrence Adams<br>Eric Neal<br>Texas      | Randy Downs<br>Durbon Oldham<br>New York          | David Garret<br>Gen-Gen-Bitman<br>Illinois   | Robert Hunt<br>Ramin Kouladj<br>New Brunswick | Patrick Luem<br>Gen-Gen-Bitman<br>Missouri    | Glen Thompson<br>Pat Shehan<br>Alabama         |
| Michael Allen<br>Rick Mansfield<br>Maine  | Mitchell Duplantis<br>Nick Nitkowski<br>Louisiana | Ryan Guillory<br>Nick Nitkowski<br>Louisiana | Richard Koschatsky<br>Marc Zipper<br>Florida  | Colin Pierre<br>Tyrone Conard<br>Maryland     | Darren Wakelield<br>Gen-Gen-Bitman<br>Missouri |
| Alan Conquest<br>Steve Hartman<br>Arizona | Richard Elchler<br>Mark Hancock<br>Michigan       | Robert Harris<br>Jim Surace<br>Ohio          | Christian Lodde<br>Pat Shehan<br>Alabams      | Richard Refano<br>Eric Gigliome<br>New Jersey |  |

**Promoted To Master General Agent**

|  |   |  |   |
|--|---|--|---|
| Wayne Huber<br>Eric Gigliome<br>New Jersey | Michael Hufford<br>Steve Hartman<br>Arizona | David Solomonov<br>Joshua Chalott<br>Ontario | Erin Ziegler<br>Altig-Orlovic<br>North Dakota |
|--|---|--|---|

**Promoting Tenure**



Over 100 years of AIL Experience

From left to right: Jim Surace, 21 years, Nancy Surace, 18 years, Charles Roscoe, 20 years, Joe Shegheh, 21 years, and Len Franks, 22 years.





1. Marlon Underwood  
Woodridge, IL



2. Nasreen Rana  
Burnaby, BC



3. Carla Miller  
Omaha, NE



4. Ruben Soberanes  
Concord, CA



5. Marvin Horne  
Metairie, LA



6. James Dattilo  
Jacksonville, FL



7. Yvonne Hernandez  
Los Angeles, CA



8. Timothy Cruise  
Woodridge, IL



9. Desheila Hargrove  
Edison, NJ



10. Russell Lewis  
Rochester, NY

April Production

— All Time Record to Beat —  
Month: \$51,235 Net ALP Marlon Underwood

| Name                 | Net ALP  | NG* | Rtn  | MGA              | SGA            |
|----------------------|----------|-----|------|------------------|----------------|
| 1. Marlon Underwood  | \$24,773 |     | 67.5 | Marlon Underwood | Olson-Smith    |
| 2. Nasreen Rana      | 20,962   |     | 80.7 | David Mah        | Rick Altig     |
| 3. Carla Miller      | 20,318   |     | 78.1 | Carla Miller     | John Akers     |
| 4. Ruben Soberanes   | 19,359   |     | 72.7 | Doreen Ryan-Foti | Jatoft-Foti    |
| 5. Marvin Horne      | 18,450   | 100 |      | Vincent Gore     | Nick Nitkowski |
| 6. James Dattilo     | 17,288   |     | 79.7 | James Dattilo    | Marc Zipper    |
| 7. Yvonne Hernandez  | 16,918   |     | 79.3 | David Iriye      | David Cohen    |
| 8. Timothy Cruise    | 16,271   |     | 85.1 | Steven Jakubczak | Olson-Smith    |
| 9. Desheila Hargrove | 15,979   | 94  |      | David Hausman    | Eric Giglione  |
| 10. Russell Lewis    | 15,942   |     | 85.6 | Dorian Oldham    | Durhon Oldham  |
| 11. Matthew Hogan    | 15,845   | 86  |      | Fred Hadayia     | Durhon Oldham  |
| 12. Richard DeLangis | 15,815   |     | 70.6 | Erik Graham      | David Cohen    |
| 13. Bret Fels        | 15,811   |     | 73.9 |                  | Eric Neal      |
| 14. Rudi Camenzind   | 15,753   |     | 90.3 | Erik Graham      | David Cohen    |
| 15. Karl Schuckert   | 15,679   | 93  |      | Dustin Venekamp  | Altig-Orlovic  |
| 16. Max Quasem       | 15,482   |     | 84.0 | Erik Graham      | David Cohen    |
| 17. Deborah Prial    | 14,990   | 96  |      | Jason Schломann  | Eric Giglione  |
| 18. Lance Brown      | 14,965   |     | 84.5 |                  | Steve Hartman  |
| 19. Dustin Baxter    | 14,946   | 92  |      |                  | Gen-Gen-Bitman |
| 20. Derrick Bates    | 14,857   | 95  |      | Alfred O'Connor  | Steve Greer    |

\* Percentage of Net to Gross

YTD Production

— All Time Record to Beat —  
YTD: \$277,779 Net ALP Marlon Underwood

| Name                   | Net ALP  | NG* | Rtn  | MGA              | SGA           |
|------------------------|----------|-----|------|------------------|---------------|
| * 1. Carla Miller      | \$78,277 |     | 78.1 | Carla Miller     | John Akers    |
| * 2. Marlon Underwood  | 67,978   |     | 67.5 | Marlon Underwood | Olson-Smith   |
| * 3. Timothy Cruise    | 62,481   |     | 85.1 | Steven Jakubczak | Olson-Smith   |
| * 4. Michael Czopek    | 61,883   |     | 80.0 | David Hausman    | Eric Giglione |
| * 5. Matthew Hogan     | 55,245   | 86  |      | Fred Hadayia     | Durhon Oldham |
| * 6. Nadia King        | 54,824   |     | 67.5 | Nadia King       | Altig-Orlovic |
| * 7. Ruben Soberanes   | 53,487   |     | 72.7 | Doreen Ryan-Foti | Jatoft-Foti   |
| * 8. Max Quasem        | 52,279   |     | 84.0 | Erik Graham      | David Cohen   |
| * 9. Daniel Potilechio | 50,584   |     | 83.7 | David Wang       | Olson-Smith   |
| * 10. Pablo Pirela     | 50,098   | 85  |      | Denise Gilbert   | Olson-Smith   |
| 11. Zachary Hart       | 49,016   |     | 74.2 | Mark Bleier      | Gary Bleier   |
| 12. Arkadi Nulman      | 48,461   |     | 87.3 | Daniel Connell   | David Cohen   |
| 13. Rosalie Zwickler   | 47,458   |     | 87.8 | Laurie Gruber    | Joseph Manone |
| 14. Scott Remmey       | 47,350   |     | 84.3 | Jeff Dinocento   | Eric Giglione |
| 15. Eric Labossiere    | 47,214   | 92  |      | Chad Deley       | Rick Altig    |
| 16. Rudi Camenzind     | 45,399   |     | 90.3 | Erik Graham      | David Cohen   |
| 17. Jinzhou Zhao       | 45,151   |     | 92.8 | Rob Hay          | Rick Altig    |
| 18. Alex Bluhm         | 44,903   |     | 80.7 | Roger Johnson    | Jatoft-Foti   |
| 19. Yvonne Hernandez   | 44,755   |     | 79.3 | David Iriye      | David Cohen   |
| 20. Michael Kolasa     | 44,710   |     | 74.4 |                  | Matt Blumert  |

\* Percentage of Net to Gross



# Happy Anniversary! Thanks for all you do. Congratulations!

## 31 Years of Service

David Blaisdell

## 28 Years of Service

Roger Johnson

## 25 Years of Service

Joseph Manone

## 21 Years of Service

Suzanne Powers

## 20 Years of Service

Steve Friedlander

## 16 Years of Service

John Wagner

## 14 Years of Service

Steve Foti

## 12 Years of Service

David Thornton

## 9 Years of Service

Steve Hartman

Lawrence Hauck

Vedran Pipinic

Ali Shahrak

## 8 Years of Service

Hurst Kopp

Durhon Oldham

Leo VanDenBussche

## 7 Years of Service

Bruce Goudy

Michael Hanson

## 6 Years of Service

Rebecca Francis

Thomas Reddoch

Tony Sutton

Thomas Wall

## 5 Years of Service

Theresa Bellajaro

David Iriye

Ramin Maghsoud

## 4 Years of Service

Marcellus Adams

Timothy Clark

John Claxton

Wayne Hendricks

Bruce Hennick

Bill Jennings

Allan Jennings

Michael Sacotte

## 3 Years of Service

Pat Alessi

Kirk Andersen

James Bailey

Timothy Collier

Joseph Diecedue

Steven Greer

Timothy Houser

Patricia Lee

Jim Read

Jennifer Schnarr

## 2 Years of Service

Paul Hall

Jason Schlomann

Rene Sheir

Chandan Suri

David Thomas

Travis Vandenberghe

Jefferson Yupitun

## 1 Year of Service

Sandi Babcock

Robert Beaudette

William Bell

Corey Boutte

Bridget Bullock

Desi Bullock

Diane Caballero

Maureen Call

Keith Campbell

Jason Caples

Fernando Cruz

Allan Crystal

Robert Duncan

David Fagoaga

John Forrest

Lauran Gintel

Celeste Hobelman

Kemmie Holmes

Michael Hufford

Brian Hugli

## 1 Year of Service Cont.

Vanessa Kanaan

Contina Lucas

Joselin Manc

Nada Markovic

Joanne Marks

Patrick Mazerolle

Cheryl Mclean

Jay Meyer

Dustin Miller

Richard Miller

Kenny Murray

Peter Nagourney

Josue Naranjo

Edward Neequaye

Peter Novellino

Fernando Oliveira

Mauricio Plascencia

Michael Pope

Ayanna Prendergast

Dan Rawn

Rebecca Rushnok

Nabil Salem

Gavin Scott

Cristina Simao

Lily Tchen

Vernelle Unrau

David Zach

Sharon Zalut

## Welcome to the Board



INTRODUCING:

**John Connolly**

National President  
American Federation of Television  
& Radio Artists

John Connolly, National President of the American Federation of Television and Radio Artists (AFTRA), has been unanimously elected to American Income and National Income's Labor Advisory Board. Mr. Connolly brings nearly 33 years experience to this premier advisory board.

The AFTRA is a national labor union representing nearly 80,000 performers, journalists, and other artists working in the entertainment industry.

This year marks Mr. Connolly's 33rd anniversary as a professional actor. As a stage performer, Connolly has played leading roles at many of the nation's prominent theaters from Broadway to L.A. Throughout his illustrious career, Connolly has been involved with AFTRA as a rank and file activist and elected leader.

Mr. Connolly was first elected national president in 2001 and was re-elected to a second term in 2003.

Under Mr. Connolly's presidency, AFTRA has increased its commitment to organizing in entertainment programming and Spanish language media, expanded its legislative work locally and nationally, and strengthened its ties both within the labor movement and in coalition with industry, community, and advocacy groups.

Augmenting Mr. Connolly's prestigious career with the AFTRA, he is also an elected leader for the Los Angeles County Federation of Labor and serves as a board member and trustee to many other committees and councils.

We welcome Mr. Connolly to the Labor Advisory Board, and we are looking forward to a long and prosperous partnership for many years to come.

*Congratulations!*

## LABOR ADVISORY BOARD MEMBERS

|  |  |  |  |
|--|--|--|--|
| Paul Almeida, President<br>DPE                               | James Grogan, Jr., Gen. Pres.<br>AWIU    | Martin Maddaloni, Gen. Pres.<br>UA                   | Harold Schaitberger, President<br>IAFF                   |
| Stuart Appelbaum, President<br>RWDSU/UPCW                    | Don Hahn, Int'l President<br>BLE         | Hon. Ray Marshall<br>Former U.S. Secretary of Labor  | Thomas Short, Int'l President<br>IATSE                   |
| Baxter Atkinson, President<br>AFSA                           | Sonny Hall, President<br>TWUA            | Warren Mart, Gen. Sec.-Treas.<br>IAM                 | Roger Smith, President & CEO<br>American Income Life     |
| Ronald Ault, President<br>Metal Trades                       | Joe Hansen, President<br>UPCW            | Terry O'Sullivan, President<br>LIUNA                 | Ed Sullivan, President<br>BCTD                           |
| Morton Bahr, President<br>CWA                                | James Hoffa, General President<br>IBT    | Oscar Owens, Sec.-Treasurer<br>ATU                   | Michael Sullivan, Gen. Pres.<br>SMWA                     |
| Dave Barrett, Former Premier<br>Province of British Columbia | Joseph Hunt, General President<br>BSORIW | Jules Pagano, Exec. Director<br>Labor Advisory Board | John Sweeney, President<br>AFL-CIO                       |
| Theodore Bikel, President<br>AAAA                            | Frank Hurt, Int'l President<br>BCTGM     | W. "Dan" Pickett, President<br>BRS                   | George Tedeschi, President<br>GCIU                       |
| William Burrus, President<br>APWU                            | Gloria Johnson, President<br>CLUW        | Bernard Rapoport, Founder<br>American Income Life    | Richard Trunka, Sec.-Treas.<br>AFL-CIO                   |
| Sam Cabral, President<br>IUPA                                | Newton Jones, Int'l President<br>IBB     | Clyde Rivers, Assoc. President<br>CSEA               | Gene Upshaw, President<br>FFA                            |
| John Connolly, President<br>AFTRA                            | Gregory Junemann, Int'l Pres.<br>IFPTE   | Cecil Roberts, President<br>UMWA                     | Hugh Walsh, Asst. Exec. Dir.<br>AIL Labor Advisory Board |
| John Dougherty, President<br>OP & GMIA                       | George Kourpias, President<br>ARA        | Arturo S. Rodriguez, President<br>UPW                | Donald Wightman, President<br>UWUJA                      |
| Gerald Feder, LAB Secretary<br>Feder and Associates          | Thomas E. Lee, President<br>AFM          | Milton Rosado, President<br>LCLAA                    | James Williams, Gen. President<br>IUPAT                  |
| M.A. "Mac" Fleming, President<br>BMWE                        | William Lucy, Sec.-Treasurer<br>AFSCME   | Michael Sacco, President<br>MTD/SIUNA                | Boyd Young, President<br>PACE                            |
| Patricia Friend, President<br>AFA/CWA                        | Leon Lynch, Vice President<br>USWA       | Robert Scardelletti, Int'l Pres.<br>TCU              | Hon. Jim Wright<br>Honorary Member of LAB                |



## Supervising Agents



1. James England  
Jeffersonville, IN



2. Diane Carrion  
Edison, NJ



3. Daniel Pavak  
Fargo, ND

— All Time Record to Beat —  
Month: \$43,409 1st Yr. Gino Tanzaf

— All Time Record to Beat —  
Month: \$68,050 Net ALP Mary Ann Gaelic

### April Production

| Name               | 1st Year Agent | Net ALP  | NG | Rtn  | # 1st Yr Agents | MGA             | SGA            |
|--------------------|----------------|----------|----|------|-----------------|-----------------|----------------|
| 1. James England   | \$24,687       | \$26,600 |    | 75.0 | 4               | Carey Thompson  | Vic Hancock    |
| 2. Diane Carrion   | 18,669         | 24,866   |    | 73.1 | 4               | David Hausman   | Eric Giglione  |
| 3. Daniel Pavak    | 18,425         | 25,913   | 87 |      | 3               | Dustin Raaum    | Rick Altig     |
| 4. Godley Varghese | 17,633         | 27,485   | 95 |      | 3               | Francisco Perez | Eric Giglione  |
| 5. David Clark     | 16,540         | 25,182   | 90 |      | 2               | Terry Sullivan  | Gen-Gen-Bitman |

— All Time Record to Beat —  
YTD: \$266,978 1st Yr. Mary Ann Gaelic

— All Time Record to Beat —  
YTD: \$443,893 Net ALP Mary Ann Gaelic

### YTD Production

| Name                   | 1st Year Agent | Net ALP  | NG | Rtn  | # 1st Yr Agents | MGA               | SGA                |
|------------------------|----------------|----------|----|------|-----------------|-------------------|--------------------|
| * 1. James England     | \$60,805       | \$77,350 |    | 75.0 | 4               | Carey Thompson    | Vic Hancock        |
| 2. Diane Carrion       | 45,448         | 75,187   |    | 73.1 | 4               | David Hausman     | Eric Giglione      |
| 3. Angelika Vassilieva | 44,289         | 83,216   | 86 |      | 1               | Shamshinder Sidhu | Rick Altig         |
| 4. Shelly Russell      | 38,913         | 67,957   | 86 |      | 3               | John McCreary     | Furer-Whittinghill |
| 5. Daniel Pavak        | 36,699         | 77,285   | 87 |      | 3               | Dustin Raaum      | Rick Altig         |

Supervising Agent selection guidelines for recognition in the Spotlight are as follows: Must have one First Year Agent coded and meet all production requirements.

## General Agents



1. David Ackerman  
Edison, NJ



2. Patrick Luem  
St. Louis, MO



3. Adam Cruts  
Kansas City, MO



4. Rodney Husmann  
Los Angeles, CA



5. John Hard  
Jeffersonville, IN

— All Time Record to Beat —  
Month: \$102,403 1st Yr. Eric Neal

— All Time Record to Beat —  
Month: \$111,262 Net ALP Eric Neal

### April Production

| Name                | 1st Yr. Agent | Net ALP  | NG  | Rtn  | # 1st Yr. Agents | MGA               | SGA            |
|---------------------|---------------|----------|-----|------|------------------|-------------------|----------------|
| 1. David Ackerman   | \$43,267      | \$52,283 | 90  |      | 8                | Jeffrey Dinocento | Eric Giglione  |
| 2. Patrick Luem     | 35,657        | 37,326   |     | 67.5 | 4                | Scott Sonnenberg  | Gen-Gen-Bitman |
| 3. Adam Cruts       | 35,249        | 39,817   | 81  |      | 6                | Scott Sonnenberg  | Gen-Gen-Bitman |
| 4. Rodney Husmann   | 32,350        | 34,716   |     | 73.4 | 4                | Erik Graham       | David Cohen    |
| 5. John Hard        | 30,077        | 35,163   |     | 70.2 | 5                | William Thompson  | Vic Hancock    |
| 6. Michael LaVergne | 23,571        | 29,576   | 91  |      | 6                | Steven Rodriguez  | Eric Neal      |
| 7. Danielle Holmes  | 22,399        | 27,317   | 89  |      | 6                | Joshua Goodman    | Bill Jennings  |
| 8. Scott Zoll       | 22,367        | 27,054   | 93  |      | 5                | Jerald Muhammed   | Vic Hancock    |
| 9. Terrence Adams   | 21,872        | 28,277   | 100 |      | 2                | Ryan Mansueto     | Eric Neal      |
| 10. Marvin Narcisse | 21,736        | 23,457   | 91  |      | 4                | Brian Schreiter   | Nick Nitkowski |

— All Time Record to Beat —  
YTD: \$489,120 1st Yr. Eric Neal

— All Time Record to Beat —  
YTD: \$864,620 Net ALP

### YTD Production

| Name                | 1st Yr. Agent | Net ALP   | NG | Rtn  | # 1st Yr. Agents | MGA               | SGA                |
|---------------------|---------------|-----------|----|------|------------------|-------------------|--------------------|
| * 1. Gregory Siard  | \$116,532     | \$145,273 |    | 75.6 | 4                | Jim Bianchi       | Durhon Oldham      |
| * 2. David Ackerman | 99,224        | 134,009   | 90 |      | 8                | Jeffrey Dinocento | Eric Giglione      |
| * 3. Allan Gilbert  | 93,556        | 141,445   | 86 |      | 8                | Denise Gilbert    | Olson-Smith        |
| * 4. John Hard      | 91,215        | 128,418   |    | 70.2 | 5                | William Thompson  | Vic Hancock        |
| * 5. Rodney Husmann | 90,349        | 116,493   |    | 73.4 | 4                | Erik Graham       | David Cohen        |
| 6. Kobie Samuels    | 89,222        | 119,645   | 88 |      | 4                | Steven Jakubczak  | Olson-Smith        |
| 7. Scott Jordan     | 87,598        | 110,567   | 84 |      | 4                |                   | Gleb Ostrovsky     |
| 8. Alison King      | 87,498        | 122,560   | 88 |      | 6                | John McCreary     | Furer-Whittinghill |
| 9. Horace Johnson   | 82,591        | 107,491   | 88 |      | 5                | William Cook      | Tom Williams       |
| 10. Adam Cruts      | 81,706        | 106,487   | 81 |      | 6                | Scott Sonnenberg  | Gen-Gen-Bitman     |

General Agent selection guidelines for recognition in the Spotlight are as follows: Must have two First Year Agents coded and meet all production requirements.



# What Your Clients Need to

In continuing our focus on the senior final expense market, listed below are some points to talk over with these clients when approaching them about final expense insurance.

The cost of a funeral today is estimated at anywhere from \$8,000 to \$10,000. However, this is not an easy topic to broach with customers, but if care and concern are your motivation, it is a topic which could help them survive the financial burden left when someone in their family dies.

Do your clients know funeral costs have doubled since 1985 and are increasing by approximately five percent annually?\*

Also, do they know:

- Twenty percent of deaths occur suddenly and without warning.
- Many deaths – 80 percent – occur after a prolonged illness which eats into savings and personal assets.
- Final illness or nursing home costs can create huge expenses and substantially reduce their estate or leave unpaid debts.
- Forty-five percent of all lifetime medical expenses are incurred during a person's final illness.

It is important that your clients know that death can cut their household income.

When a spouse dies:

- Family income from Social Security may be reduced by 50 percent.
- Can create a financial burden for loved ones – \$8,000 to \$10,000 – with half of the income left to pay the balance.

More often than not, the decisions and finances become the responsibility of those left behind.

Unfortunately, poor decisions are made due to the emotional burden of losing someone, and most people have little, if any, experience, in determining what is needed. During this already stressful time, loved ones often feel pressed for time to make decisions.

For these reasons, it just makes sense to prepare for the inevitable. Many people protect themselves, and their families, for automobile, health, and homeowners insurance; why wouldn't they do the same for final expenses?

Spare your clients the added emotional cost and drain later on by helping them make a logical decision now!

# Know About Final Expenses



Death cannot be *predicted, evaded, or avoided*, but we can prepare for the realities.

There comes a time to talk about the inevitable. Although it is not easy, it is a necessary part of life.





1. Scott Sonnenberg

St. Louis, MO



2. Jim Bianchi

Rochester, NY



3. Jason Mollo

Middleton, CT



4. Dorian Oldham

Rochester, NY



5. Erik Graham

Denver, CO

— All Time Record to Beat —  
Month: \$190,653 1st Yr. Slav Bitman

— All Time Record to Beat —  
Month: \$236,811 Net ALP Ed Orell

April Production

| Name                 | 1st Yr. Agent | Net ALP | NG | Rtn  | # 1st Yr. Agents | SGA            |
|----------------------|---------------|---------|----|------|------------------|----------------|
| 1. Scott Sonnenberg  | 888,238       | 898,686 |    | 67.7 | 14               | Gen-Gen-Bitman |
| 2. Jim Bianchi       | 71,343        | 90,003  |    | 75.4 | 16               | Durhon Oldham  |
| 3. Jason Mollo       | 70,104        | 70,451  |    | 71.0 | 19               | David Zophin   |
| 4. Dorian Oldham     | 67,648        | 111,367 | 92 |      | 12               | Durhon Oldham  |
| 5. Joshua Goodman    | 66,306        | 70,691  |    | 70.4 | 24               | Bill Jennings  |
| 6. Erik Graham       | 63,165        | 134,573 |    | 81.0 | 13               | David Cohen    |
| 7. Frederick Hodayia | 59,017        | 75,713  |    | 68.5 | 7                | Durhon Oldham  |
| 8. Jeffrey Dinocento | 57,885        | 84,570  |    | 70.8 | 13               | Eric Gigliome  |
| 9. William Cook      | 56,591        | 73,053  |    | 69.3 | 14               | Tom Williams   |
| 10. Terry Sullivan   | 55,116        | 63,847  |    | 70.9 | 8                | Gen-Gen-Bitman |

— All Time Record to Beat —  
YTD: \$1,705,178 1st Yr. Slav Bitman

— All Time Record to Beat —  
YTD: \$2,168,283 Net ALP Paul Rumbac

YTD Production

| Name                  | 1st Yr. Agent | Net ALP   | NG | Rtn  | # 1st Yr. Agents | SGA            |
|-----------------------|---------------|-----------|----|------|------------------|----------------|
| * 1. Jim Bianchi      | \$307,825     | \$356,402 |    | 75.4 | 16               | Durhon Oldham  |
| * 2. Dorian Oldham    | 291,990       | 438,679   | 92 |      | 12               | Durhon Oldham  |
| * 3. Jason Mollo      | 265,518       | 265,864   |    | 71.0 | 19               | David Zophin   |
| * 4. Scott Sonnenberg | 251,894       | 306,219   |    | 67.7 | 14               | Gen-Gen-Bitman |
| * 5. William Cook     | 220,280       | 319,998   |    | 69.3 | 14               | Tom Williams   |
| 6. Erik Graham        | 218,152       | 471,745   |    | 81.0 | 13               | David Cohen    |
| 7. Dustin Raam        | 215,858       | 246,164   | 86 |      | 7                | Rick Altig     |
| 8. Jeffrey Dinocento  | 213,953       | 334,867   |    | 70.8 | 13               | Eric Gigliome  |
| 9. Kevin Surles       | 213,091       | 258,943   |    | 71.6 | 11               | David Zophin   |
| 10. Imran Satti       | 201,362       | 234,774   |    | 71.5 | 11               | Joshua Chalom  |

Master General Agent selection guidelines for recognition in the Spotlight are as follows: Must have four First Year Agents ended and meet all production requirements.

\$Show Me the Money\$

Retention Bonus\*

| Qualifier        | SGA           | Bonus Amount |
|------------------|---------------|--------------|
| Carla Miller     | John Akers    | \$4,053.61   |
| Nasreen Rana     | Rick Altig    | \$3,982.86   |
| Marlon Underwood | Olson-Smith   | \$3,963.76   |
| Russell Lewis    | Durhon Oldham | \$3,583.56   |
| Ruben Soberanes  | Jatoft-Foti   | \$3,480.51   |
| James Dattilo    | Marc Zipper   | \$3,284.77   |
| Timothy Cruise   | Olson-Smith   | \$3,254.24   |
| Yvonne Hernandez | David Cohen   | \$3,214.46   |
| Rudi Camenzind   | David Cohen   | \$3,150.62   |
| Max Quasem       | David Cohen   | \$3,096.40   |

Total Retention Bonus Paid: \$485,312.71 421 Producers Qualified

Leadership Bonus\*

| Qualifier        | SGA               | Bonus Amount |
|------------------|-------------------|--------------|
| Scott Sonnenberg | Gen-Gen-Bitman    | \$8,562.01   |
| Erik Graham      | David Cohen       | \$6,805.11   |
| Dorian Oldham    | Durhon Oldham     | \$6,745.20   |
| Jason Mollo      | David Zophin      | \$6,594.85   |
| Dustin Venekamp  | Altig-Orlovic     | \$6,034.68   |
| Dustin Raam      | Rick Altig        | \$5,111.17   |
| William Cook     | Tom Williams      | \$4,863.22   |
| Terry Sullivan   | Gen-Gen-Bitman    | \$4,799.40   |
| Lawrence Hauck   | Steve Friedlander | \$4,501.03   |
| Leslie Taylor    | Dan Phillips      | \$4,443.64   |

Total Leadership Bonus Paid: \$207,026.84 103 Managers Qualified

PR Bonus\*

| Qualifier         | SGA               | Bonus Amount |
|-------------------|-------------------|--------------|
| Malka Arony       | Steve Hartman     | \$1,910.88   |
| Frances Christie  | Rick Altig        | \$1,876.68   |
| Richard Meshulam  | David Cohen       | \$1,550.52   |
| Susan Kelleher    | David Zophin      | \$1,486.44   |
| Vivian Dwyer      | Altig-Hay         | \$1,138.24   |
| Leo VanDenBussche | Rick Altig        | \$1,129.30   |
| Joseph Ward       | Gen-Gen-Bitman    | \$1,128.96   |
| Susan Fuldauer    | Mark Hancock      | \$1,014.25   |
| Brenda Swecker    | Chris La Fond     | \$956.62     |
| Mario Soljan      | Steve Friedlander | \$907.06     |

Total PR Bonus Paid: \$25,290.59 40 PR Reps Qualified

\* Only the top ten qualifiers in each bonus category are shown. A full list of bonus qualifiers is provided on the inserts accompanying this magazine.



## American Income & National Income – Helping You Discover Your Leadership Potential

As future leaders and Managers, you can choose the level of success you want to achieve. American Income and National Income offer Leadership Development Seminars three times a year to provide information and tools to Managers who want to build their Agencies, and expand their leadership roles and abilities.

At our next seminar, we are expecting to cover topics such as:

- ◆ Making the Most of Your Opportunity
- ◆ The Recruiting Process
- ◆ “Opportunity Unlimited”
- ◆ Management Reports
- ◆ Lead Sources and Referrals
- ◆ Field Training
- ◆ John Maxwell’s 21 Laws of Leadership
- ◆ Making Success Happen
- ◆ Public Relations

This is sure to be an exciting and dynamic learning experience. Many of our top SGAs and Home Office experts will be speaking and answering questions.

The next seminar will be held Oct. 7-9, 2004. We encourage those interested in taking their business to the next level to inform their SGA of their interest in attending a future seminar. You have nothing to lose and everything to gain!



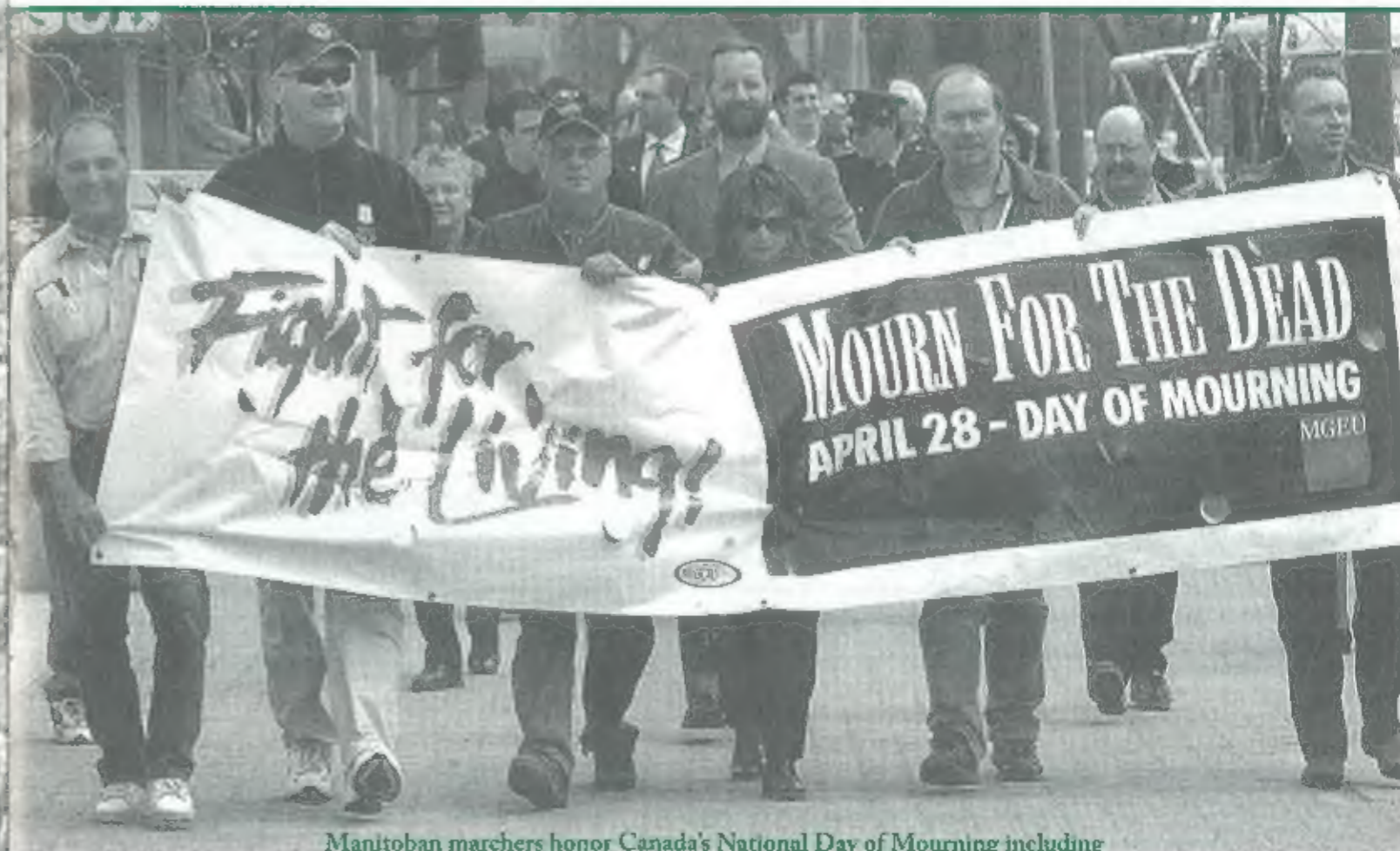
## American Income Participates in Canada’s National Day of Mourning

The National Day of Mourning March was held April 28, 2004 in Manitoba, Canada. Participants marched from Union Center to the Manitoba Legislator to mark Canadian Labour Congress Day of Mourning. American Income’s own Leo VanDenBussche, a PR Rep with the Rick Altig Agency, joined in with all the available Agents from his Agency to honor those who had died on the job in years past. According to the *Manitoba Free Press*, more than 40,000 workers reported work-related injuries and 24 people died, in Manitoba alone, in 2003.

Speeches, given inside the Legislator Building, including one poignant moment verbalized by Labour Minister Nancy Allen reflected on the “burden working Manitobans and their families” face from these yearly tragedies.

This event was very well attended by union representatives in the area. White-clad students from nine Winnipeg-area schools stood on the steps outside the Legislator Building and every nine seconds one would sit down until two hundred were seated. This represented the one worker injured every nine seconds in Canada. Four students, in red, remained standing to represent the four people who die on the job each day. This particular illustration was arranged by Workers of Tomorrow, which is one of the causes the Altig Agency has contributed to in the past.

As working men and women, it is important to remember that this issue is not isolated to Canada, but happens every second around the world.



Manitoban marchers honor Canada’s National Day of Mourning including AII’s own Leo VanDenBussche, pictured to the right, behind the banner.





Durhon Oldham

| CATEGORY I    | APRIL PRODUCTION |               |          |            |             |         |      | YEAR TO DATE PRODUCTION |               |          |            |             |             |
|---------------|------------------|---------------|----------|------------|-------------|---------|------|-------------------------|---------------|----------|------------|-------------|-------------|
|               | SGA              | 1st Yr. Agent | Standard | Qty. Adj.* | % of Stdrd. | Net ALP | NG   | Rtn.                    | 1st Yr. Agent | Standard | Qty. Adj.* | % of Stdrd. | Net ALP     |
| Durhon Oldham | \$320,530        | \$188,780     | 45       | 215        | \$487,746   |         | 78.0 | \$1,236,008             | \$755,040     | 45       | 209        |             | \$1,804,296 |
| Rick Allig    | 973,958          | 656,040       | 10       | 158        | 1,587,526   |         | 89.8 | 3,561,077               | 2,675,040     | 10       | 143        |             | 8,783,885   |



David Zophin

| CATEGORY II    | APRIL PRODUCTION |               |          |            |             |         |      | YEAR TO DATE PRODUCTION |               |          |            |             |           |
|----------------|------------------|---------------|----------|------------|-------------|---------|------|-------------------------|---------------|----------|------------|-------------|-----------|
|                | SGA              | 1st Yr. Agent | Standard | Qty. Adj.* | % of Stdrd. | Net ALP | NG   | Rtn.                    | 1st Yr. Agent | Standard | Qty. Adj.* | % of Stdrd. | Net ALP   |
| David Zophin   | \$126,073        | \$86,380      | 30       | 161        | \$158,122   |         | 73.1 | \$548,028               | \$385,440     | 30       | 172        |             | \$655,068 |
| Nick Nitkowski | 124,918          | 96,360        |          | 130        | 151,650     |         | 67.2 | 320,298                 | 305,440       |          | 83         |             | 485,373   |



Joseph Manono

| CATEGORY III       | APRIL PRODUCTION |               |          |            |             |         |      | YEAR TO DATE PRODUCTION |               |          |            |             |           |
|--------------------|------------------|---------------|----------|------------|-------------|---------|------|-------------------------|---------------|----------|------------|-------------|-----------|
|                    | SGA              | 1st Yr. Agent | Standard | Qty. Adj.* | % of Stdrd. | Net ALP | NG   | Rtn.                    | 1st Yr. Agent | Standard | Qty. Adj.* | % of Stdrd. | Net ALP   |
| Joseph Manono      | \$92,824         | \$75,240      | 55       | 178        | \$178,769   |         | 78.2 | \$412,864               | \$300,960     | 55       | 192        |             | \$796,559 |
| Vic Hancock        | 188,730          | 75,240        | 20       | 165        | 131,136     |         | 71.6 | 366,795                 | 300,960       | 20       | 142        |             | 486,178   |
| Farer-Whitlinghill | 88,891           | 75,240        |          | 118        | 117,803     |         | 67.9 | 353,872                 | 300,960       |          | 118        |             | 484,573   |

\* Note: The Quality Adjustment is based on a five percent increase of the Percent of Standard for each point an SGA is over the Company's average Retention rate given the SGA is also at 100 percent or better for YTD Percent of Standard. In addition, for an SGA to be considered as meeting minimum standard, the SGA must also be at 100 percent of First Year Standard including positive growth in Net ALP compared to the previous year.



Bill Jennings

| CATEGORY IV       | APRIL PRODUCTION |               |          |            |             |         |      | YEAR TO DATE PRODUCTION |               |          |            |             |           |
|-------------------|------------------|---------------|----------|------------|-------------|---------|------|-------------------------|---------------|----------|------------|-------------|-----------|
|                   | SGA              | 1st Yr. Agent | Standard | Qty. Adj.* | % of Stdrd. | Net ALP | NG   | Rtn.                    | 1st Yr. Agent | Standard | Qty. Adj.* | % of Stdrd. | Net ALP   |
| Bill Jennings     | \$115,491        | \$62,040      | 5        | 191        | \$130,054   |         | 68.0 | \$423,822               | \$248,160     | 5        | 178        |             | \$517,587 |
| Steve Friedlander | 88,554           | 82,040        |          | 143        | 122,926     |         | 76.8 | 270,482                 | 248,160       |          | 109        |             | 414,686   |



Ramon Koukdji

| CATEGORY V       | APRIL PRODUCTION |               |          |            |             |         |      | YEAR TO DATE PRODUCTION |               |          |            |             |           |
|------------------|------------------|---------------|----------|------------|-------------|---------|------|-------------------------|---------------|----------|------------|-------------|-----------|
|                  | SGA              | 1st Yr. Agent | Standard | Qty. Adj.* | % of Stdrd. | Net ALP | NG   | Rtn.                    | 1st Yr. Agent | Standard | Qty. Adj.* | % of Stdrd. | Net ALP   |
| Ramon Koukdji    | \$58,500         | \$48,840      | 15       | 135        | \$71,842    |         | 70.7 | \$202,091               | \$195,360     | 15       | 118        |             | \$287,237 |
| Chris Wittenbach | 58,492           | 48,840        |          | 183        | 59,834      |         | 81.6 | 186,194                 | 195,360       |          | 85         |             | 212,005   |

\* Note: The Quality Adjustment is based on a five percent increase of the Percent of Standard for each point an SGA is over the Company's average Retention rate given the SGA is also at 100 percent or better for YTD Percent of Standard. In addition, for an SGA to be considered as meeting minimum standard, the SGA must also be at 100 percent of First Year Standard including positive growth in Net ALP compared to the previous year.



# Thank You

At American Income and National Income, we pride ourselves on the fact that our Producers, Managers, and Home Office staff are actively involved in their communities. One way we show our involvement is by the many donations and contributions we make monthly, usually shown on Page 20 of the *Spotlight*. Often times, our hard work is quietly appreciated, but seldom verbally acknowledged. Below are some acknowledgements for all the hard work we do in our communities.

## MONETARY DONATIONS

### American Income & National Income

- Contributed \$5,000 to Project Vote.
- Gave \$2,500 to the UFCW for Doug Dority's retirement.
- Donated \$10,000 to the Economic Policy Institute.
- Contributed \$1,000 to the Progressive Donor Network.
- Gave \$2,500 to the Workers Independent News Service
- Contributed \$3,500 to the Newspaper Guild Freedom Award Fund
- Gave \$5,000 to the IUE-CWA

### Joseph Manone Agency

- Donated \$1,000 to the Wisconsin State Employees Union Jim Boyd Memorial Scholarship.
- Gave \$500 to the Teamsters Council reception

### Nick Nitkowski Agency

- Donated \$50 to the Big Brothers, Big Sisters organization.
- Gave \$50 to Zeta Tau Alpha for the Cancer Society.

### David Zophun Agency

- Donated \$200 to the James Cross Scholarship Fund.
- Contributed \$100 to the USWA
- Donated \$100 to the Teamsters Local 1150.

### Matt Blumert Agency

- Contributed \$75 to the International Union of Elevator Constructors
- Gave \$1,950 to the Baltimore Metro Council AFL-CIO
- Contributed \$200 to the Metro Washington Council AFL-CIO for their 2004 Evening with Labor.
- Donated \$200 to the APWU.
- Gave \$50 to the North Arunde. FCU.
- Gave \$1,200 to the UFCW
- Donated \$200 to the City Union of Baltimore.

**Total \$7,635.43**

## OTHER DONATIONS

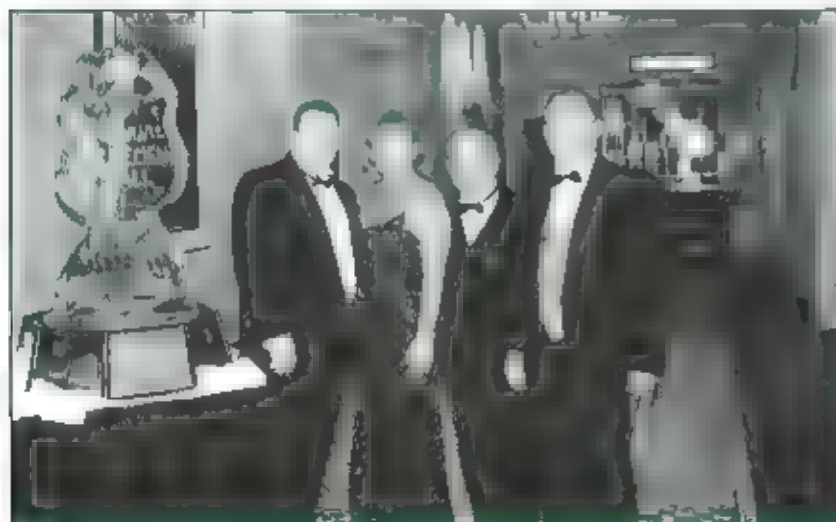
### Joseph Manone Agency

- Donated a DVD player for the AFL-CIO Golf Play Day to benefit the United Way

### Nick Nitkowski Agency

- Participated in the First Annual Policeman's Ball for Shreveport Police No. 75 (see picture below)

## LABOR IN ACTION



First Annual Shreveport  
Policeman's (Local 75) Ball

From left to right: Michael Carter, Local 75 President, Patti Morgan, PR Rep, Thomas Norris, Business Manager IBEW No. 194, Glenn Brannen, IBEW 5th Dist. Rep. Mr. Norris and Patti Morgan were the only labor leaders recognized for their support of police and labor.

Dear All:

Just a short note of thanks for the \$5,000 contribution to Project Vote.

As you know, Project Vote's success depends upon the generosity of organizations and individuals who believe that everyone should have the opportunity to realize the promise of democracy. Because of your support and the support of others, Project Vote is able to continue its mission of strengthening our nation through greater civic participation.

Again, on behalf of all of us at Project Vote, thank you for your support.

Sincerely,

David J. Leland, National Director  
Project Vote

Dear All:

Thank you for supporting the 2004 Wisconsin State Employees Union Jim Boyd Memorial Scholarship. Your donation helped make our tournament a success once again.

As you know, the Jim Boyd Memorial Bowling Tournament is the sole fundraiser for AFSCME Council 24's scholarship program. These scholarships are awarded to people who may otherwise not be able to afford a college education.

Thanks once again for your generous contribution.

Sincerely,

Martin Beil, Executive Director  
Wisconsin State Employees Union

Dear All:

Thank you for supporting last week's Human Rights Award Dinner of the JLC's National Trade Union Council for Human Rights. The event was a great success, honoring three outstanding individuals.

We really appreciate your support, especially during these challenging times.

President Joseph Hansen of the UFCW and Peter Ward of the New York Hotel & Motel Trades Council appreciated your participation.

We look forward to working with you in the future.

In unity,

Avram B. Lyon, Executive Director  
Jewish Labor Committee

Dear All:

Thank you for donating a DVD player for our AFL-CIO Golf Play Day to benefit United Way of Rock River Valley.

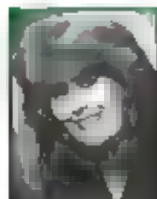
Again, thank you for your support and believing in the United Way.

In solidarity and friendship,

Jill Torgerson, Community Services Liaison  
United Way of Rock Valley



PR Manager



Debbie Enstedt  
Winnipeg, MB

Category A

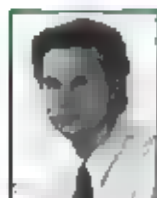


Richard Meshulam  
Los Angeles, CA



Susan Kelleher  
Middleton, CT

Category B

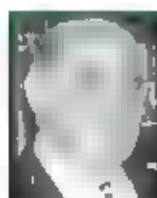


Mario Soljan  
Auckland, NZ



Brenda Swecker  
Canonsburg, PA

Category C



Richard Case  
N Royalton, OH



Billy Sauers  
Ft. Lauderdale, FL

April Production

| PR Manager           | No. Cards | SGA           |
|----------------------|-----------|---------------|
| 1. Debbie Enstedt    | 17,163    | Rick Altig    |
| 2. Richard Meshulam  | 9,380     | David Cohen   |
| 3. George Farenthold | 6,822     | Durhon Oldham |

All Time PR Card Production Record  
Month: 18,960 cards Anthony Gentili

| Category A           | No. Cards | SGA           |
|----------------------|-----------|---------------|
| 1. Richard Meshulam  | 7,813     | David Cohen   |
| 2. Susan Kelleher    | 4,115     | David Zophan  |
| 3. Joseph Galusha    | 3,694     | Durhon Oldham |
| 4. Brenda DiSomma    | 3,052     | Eric Gaglione |
| 5. George Farenthold | 2,726     | Durhon Oldham |

| Category B        | No. Cards | SGA               |
|-------------------|-----------|-------------------|
| 1. Mario Soljan   | 4,916     | Steve Friedlander |
| 2. Brenda Swecker | 2,253     | Chris LaFond      |
| 3. Malka Arony    | 1,600     | Steve Hartman     |
| 4. Susan Cooksey  | 1,255     | Lynne Leonard     |
| 5. Irene Rurycz   | 1,254     | Jim Surace        |

All Time PR Group Production Record  
Month: 55 groups Vivian Dwyer

| Category C        | Groups | SGA              |
|-------------------|--------|------------------|
| 1. Richard Case   | 14     | Jim Surace       |
| 2. Billy Sauers   | 12     | Tom Williams     |
| 2. William Slocum | 12     | Jim Surace       |
| 3. Susan Fuldauer | 8      | Mark Hancock     |
| 4. Kelly Carter   | 6      | Chris Wittenbach |
| 4. Cheryl Cook    | 6      | Durhon Oldham    |

YTD Production

| PR Manager         | No. Cards | SGA           |
|--------------------|-----------|---------------|
| *1. Debbie Enstedt | 57,316    | Rick Altig    |
| *2. Brenda DiSomma | 21,377    | Eric Gaglione |
| 3. Malka Arony     | 18,565    | Steve Hartman |

All Time PR Card Production Record  
YTD: 61,879 cards Denise Bowyer

| Category A           | No. Cards | SGA           |
|----------------------|-----------|---------------|
| *1. Frances Christie | 10,990    | Rick Altig    |
| *2. Vivian Dwyer     | 9,635     | Altig-Hay     |
| 3. Brenda DiSomma    | 9,517     | Eric Gaglione |
| 4. Richard Meshulam  | 9,243     | David Cohen   |
| 5. Susan Kelleher    | 9,146     | David Zophan  |

| Category B        | No. Cards | SGA               |
|-------------------|-----------|-------------------|
| *1. Malka Arony   | 11,995    | Steve Hartman     |
| *2. Mario Soljan  | 6,887     | Steve Friedlander |
| 3. Brenda Swecker | 6,866     | Chris LaFond      |
| 4. Laurie Onasch  | 5,515     | Manone & Altig    |
| 5. Irene Rurycz   | 3,363     | Jim Surace        |

All Time PR Group Production Record  
YTD: 103 groups Vivian Dwyer

| Category C         | Groups | SGA           |
|--------------------|--------|---------------|
| *1. William Slocum | 31     | Jim Surace    |
| *2. Richard Case   | 27     | Jim Surace    |
| 3. Billy Sauers    | 26     | Tom Williams  |
| 4. Cheryl Cook     | 24     | Durhon Oldham |
| 5. Erin McKel      | 21     | Shashi Parash |

Category A = SGA categories one and two. Category B = SGA categories three, four, five and six. Category C = Top number of group credits signed from all SGA categories. Public Relations Manager selection guidelines for recognition in the Spotlight are as follows: Must have two PR Representatives voted and meet all production requirements.



# Cancun: Fun in the Sun

Where old-world charm and big-city rhythms collide, Cancun emerges as the vacationers' number one cultural venue. Holding true to its Mayan roots, but offering all the convenience and luxury you will need to really relax, what other choice would there be?

June 26 to June 29, 2005





## Qualifiers

|                     |            |
|---------------------|------------|
| Malka Arony         | \$1,910.88 |
| Frances Christie    | \$1,876.68 |
| Richard Meshulam    | \$1,550.52 |
| Susan Kellcher      | \$1,486.44 |
| Vivian Dwyer        | \$1,138.24 |
| Leo VanDenBusche    | \$1,129.30 |
| Joseph Ward         | \$1,128.96 |
| Susan Fuldauer      | \$1,014.25 |
| Brenda Swecker      | \$956.62   |
| Mario Soljan        | \$907.06   |
| Brenda Di Somma     | \$905.27   |
| Willama Sayers      | \$767.73   |
| William Slocum      | \$627.86   |
| George Farenthold   | \$621.48   |
| Richard Case        | \$609.97   |
| Cheryl Cook         | \$571.05   |
| Joseph Galusha      | \$497.99   |
| Robin Andrade       | \$493.13   |
| Laurie Onasch       | \$480.46   |
| Rona Pileggi Spano  | \$469.59   |
| Suzanne Powers      | \$465.85   |
| Mark Gagliardi      | \$459.12   |
| Robert Dailey       | \$393.49   |
| Nicole Maurer       | \$377.20   |
| Darrell Dorey       | \$376.90   |
| Jenny Williams      | \$352.00   |
| Krissa Hensley      | \$348.70   |
| Jacqueline deVooght | \$344.50   |
| Charles Hill        | \$331.20   |
| Kenneth Altizer     | \$327.00   |
| Anne Bowyer         | \$312.35   |
| Shannon Walker      | \$309.44   |
| Robin Denham        | \$268.47   |
| Irene Ruryez        | \$254.48   |
| William Gibson      | \$235.44   |
| Al Wall             | \$212.18   |
| John Wilkinson      | \$206.55   |
| James Tasker        | \$197.73   |
| Sandra Johnson      | \$193.34   |
| Donald Spohn        | \$181.17   |

JANUARY  
FEBRUARY  
MARCH  
APRIL  
MAY  
JUNE  
JULY  
AUGUST  
SEPTEMBER  
OCTOBER  
NOVEMBER  
DECEMBER

**Total** \$25,290.59





## April Bonus Qualifiers

|                                |                                 |                                 |                               |                               |
|--------------------------------|---------------------------------|---------------------------------|-------------------------------|-------------------------------|
| Scott Sonnenberg<br>\$8,562.01 | Todd Johnston<br>\$3,446.67     | Brian Schreiter<br>\$2,205.63   | Timothy Clark<br>\$817.63     | Corey Neff<br>\$286.56        |
| Erik Graham<br>\$6,805.11      | Matthew Wolfanger<br>\$3,425.88 | Tim Simpson<br>\$2,111.10       | John Hard<br>\$773.99         | Michael Zieja<br>\$279.85     |
| Dorian Oldham<br>\$6,745.20    | Brian Fotovich<br>\$3,369.29    | Mathew MacCannell<br>\$2,092.50 | Marvin Narcisse<br>\$735.20   | Jose Sanchez<br>\$272.54      |
| Jason Mollo<br>\$6,594.85      | Fred Hadayia<br>\$3,153.21      | Cristina Simao<br>\$2,065.11    | Daniel Pavek<br>\$673.38      | Grant Holsteen<br>\$268.89    |
| Dustin Venekamp<br>\$6,034.68  | Cary Thompson<br>\$3,135.97     | David Wang<br>\$2,035.55        | Horace Johnson<br>\$669.98    | Matthew Gilstrap<br>\$265.09  |
| Dustin Raam<br>\$5,111.17      | Jason Schломann<br>\$3,122.02   | Chris Stephens<br>\$1,880.32    | Godley Varghese<br>\$620.37   | Harjeet Rana<br>\$262.84      |
| Bill Cook<br>\$4,863.22        | Wayne Hendricks<br>\$2,988.21   | Patrick Stenglein<br>\$1,861.31 | David Clark<br>\$571.10       | Douglas Stewart<br>\$262.19   |
| Terry Sullivan<br>\$4,799.40   | Melanie Cohen<br>\$2,922.73     | Robert Dunn<br>\$1,848.62       | Bryan Johnson<br>\$540.45     | Gabriel Hernandez<br>\$251.95 |
| Lawrence Hauck<br>\$4,501.03   | Richard Spicer<br>\$2,906.45    | Jose Serrano<br>\$1,800.30      | Rodney Husmann<br>\$435.77    | Diana Fenrich<br>\$246.32     |
| Leslie Taylor<br>\$4,443.64    | Joshua Wise<br>\$2,780.14       | Hal Herman<br>\$1,799.33        | Joseph Johnson<br>\$389.18    | Justin Miller<br>\$246.08     |
| Chad Deley<br>\$4,169.07       | Imran Satti<br>\$2,689.49       | Dan Rawn<br>\$1,777.45          | Thomas Holstein<br>\$359.77   | Nestor Aramayo<br>\$242.83    |
| Francisco Perez<br>\$4,127.54  | Paula Cooper<br>\$2,679.11      | Albert Dimarco<br>\$1,748.03    | Adam Herman<br>\$341.51       | Ngochieh Cao<br>\$239.08      |
| Bill Hayer<br>\$3,894.44       | Matthew Cano<br>\$2,677.53      | Tod Brown<br>\$1,704.71         | Nathan Taylor<br>\$340.03     | Richard Stahler<br>\$237.71   |
| Vincent Gore<br>\$3,702.08     | Jeff Churchfield<br>\$2,659.90  | John McGrath<br>\$1,554.85      | Bertrand Lelievre<br>\$333.87 | Timothy Bettis<br>\$237.22    |
| Melinda-Rae Lyse<br>\$3,660.19 | Alex Roland<br>\$2,603.80       | Michael Hanson<br>\$1,530.01    | Mia Johnson<br>\$315.81       | Robert Tierney<br>\$236.84    |
| Navarro Simmons<br>\$3,573.46  | Jerald Muhammad<br>\$2,512.70   | Rajeev Arora<br>\$1,515.92      | Kent Thrower<br>\$311.83      | Joseph Coarsey<br>\$230.53    |
| David Iriye<br>\$3,550.90      | Susan Bergh<br>\$2,424.11       | Kenneth Bell<br>\$1,501.62      | Wes Elder<br>\$301.44         | David Garrett<br>\$175.53     |
| Marcus Smith<br>\$3,541.65     | David Zach<br>\$2,320.72        | Patrick Luem<br>\$1,291.54      | Richard Refano<br>\$299.04    | Melissa Jansen<br>\$171.70    |
| Jeff Dinocento<br>\$3,489.07   | Ryan Hubgate<br>\$2,290.37      | Thomas Cruts<br>\$1,075.44      | Jason Caples<br>\$293.18      | Alan Conquest<br>\$164.90     |
| Alfred O'Connor<br>\$3,454.19  | Michael Hufford<br>\$2,267.31   | David Ackerman<br>\$841.31      | David Masse<br>\$291.06       |                               |
| Gregory Partee<br>\$3,447.78   | Barry Dillah<br>\$2,221.73      | Scott Zoll<br>\$837.55          | Jammie Deal<br>\$287.38       |                               |

**Total \$207,026.84**



# Retention Bonus

| QUALIFIER              | BONUS      | A&H      | QUALIFIER         | BONUS      | A&H      | QUALIFIER            | BONUS      | A&H      |
|------------------------|------------|----------|-------------------|------------|----------|----------------------|------------|----------|
| Carla Miller           | \$4,053.61 | \$192.95 | Kendra Roberts    | \$1,825.76 |          | John Baloun          | \$1,305.50 |          |
| Nasreen Rana           | \$3,982.86 |          | Onar Bashiri      | \$1,815.61 |          | Gregory Carrier      | \$1,304.51 |          |
| Marion Underwood       | \$3,963.76 |          | Roberta Keniston  | \$1,815.28 |          | Ngoclich Cao         | \$1,297.19 |          |
| Russell Lewis          | \$3,583.86 | \$395.40 | Jason Lassic      | \$1,794.88 |          | Mack Bell            | \$1,296.29 |          |
| Ruben Soberanes        | \$3,480.51 | \$189.38 | Rigoberto Pedrosa | \$1,791.29 |          | Christopher Cummings | \$1,295.75 |          |
| James Darilo           | \$3,284.77 |          | Howard Wilson     | \$1,787.85 | \$235.44 | Andrew Bishop        | \$1,284.04 | \$104.26 |
| Timothy Cruise         | \$3,254.24 |          | David Duque       | \$1,783.42 |          | Morgan Faulkner      | \$1,276.56 |          |
| Yvonne Hernandez       | \$3,214.46 |          | Charles Tennis    | \$1,782.17 | \$182.33 | Thana Kamil          | \$1,275.91 |          |
| Rudi Camenzind         | \$3,150.62 |          | Joe Thompson      | \$1,771.62 |          | Jay Meyer            | \$1,275.59 | \$175.11 |
| Max Quasem             | \$3,096.40 |          | Ernest Loveless   | \$1,767.07 |          | Edward Conik         | \$1,274.34 | \$125.85 |
| Lance Brown            | \$2,993.18 |          | Lisa Santiago     | \$1,765.09 |          | Kevin MacLinnon      | \$1,273.80 |          |
| Robert Ulrich          | \$2,874.07 |          | Jeffrey PurteR    | \$1,762.86 |          | Deanna Truvillion    | \$1,271.91 |          |
| Rosalin Zwicker        | \$2,827.22 | \$178.28 | Richard Plummer   | \$1,723.68 | \$123.63 | Randall Grice        | \$1,261.04 |          |
| Theresa Belhajar       | \$2,804.80 |          | David Thornton    | \$1,712.98 |          | Zachary Hart         | \$1,259.38 |          |
| Upinder Bhinder        | \$2,709.62 | \$157.40 | Noe Gonzales      | \$1,718.00 |          | Ted Schilling        | \$1,252.59 |          |
| Bret Fels              | \$2,687.97 |          | Krasy Haden       | \$1,705.79 |          | Anthony Fromm        | \$1,245.38 |          |
| Dax Aurand             | \$2,682.83 | \$142.58 | Steven Strong     | \$1,677.01 | \$280.24 | Randy Clem           | \$1,239.17 |          |
| Richard Delangit       | \$2,661.00 | \$138.48 | Lily Tchen        | \$1,675.10 | \$131.85 | Vedran Pipinic       | \$1,232.16 |          |
| Jahan Saffari          | \$2,628.63 |          | Michael Kolasa    | \$1,641.05 | \$172.65 | Jedidiah Scott       | \$1,227.43 |          |
| Arkaadi Hulman         | \$2,586.10 |          | William Burbank   | \$1,638.28 | \$188.72 | Kerly Taw            | \$1,226.42 |          |
| Joseph Larsen          | \$2,552.51 | \$340.01 | Mary Ann Gaelic   | \$1,634.89 | \$123.12 | James Schneider      | \$1,222.28 |          |
| Abdelkhalil Badreddine | \$2,507.90 | \$373.64 | Roger Rowekamp    | \$1,630.65 |          | Anil Patelkar        | \$1,222.26 |          |
| Alex Blum              | \$2,481.99 |          | Clayton Frost     | \$1,625.81 |          | Dana Hazlett         | \$1,220.88 |          |
| Patrick Parisi         | \$2,438.89 |          | Gary Fox          | \$1,623.35 |          | Aaron James          | \$1,217.67 | \$163.46 |
| Bulbinder Hayer        | \$2,400.79 | \$131.04 | Matthew Gilstrap  | \$1,610.48 |          | Joseph Coarsey       | \$1,215.47 |          |
| Narvin Horne           | \$2,398.59 |          | Brian Horne       | \$1,593.77 |          | Dale Lewis           | \$1,214.04 |          |
| Mike Defazio           | \$2,363.27 |          | Jason Graves      | \$1,592.93 |          | Nicholas Soboleski   | \$1,212.90 |          |
| Matthew Hogan          | \$2,315.34 | \$255.39 | Gene Hoory        | \$1,592.59 |          | Frank Sommers        | \$1,211.68 | \$142.09 |
| Ben Carbonette         | \$2,310.48 | \$133.35 | Miyhon Cha        | \$1,592.10 |          | Horace Johnson       | \$1,210.36 | \$98.09  |
| Wai-Ming Wong          | \$2,295.42 | \$184.05 | Conny Hell        | \$1,586.48 |          | Andrew Fike          | \$1,207.03 |          |
| Cynthia Wilhelmi       | \$2,242.43 |          | Christopher Fare  | \$1,572.46 | \$184.96 | Asif Javaid          | \$1,200.22 |          |
| Angelika Yassilieva    | \$2,241.62 | \$129.84 | Darren Wakefield  | \$1,568.95 | \$141.54 | Kouassi Appiah       | \$1,197.24 | \$141.51 |
| Anthony Mele           | \$2,238.61 | \$306.53 | Stephen Poye      | \$1,568.27 | \$147.06 | John Thomas          | \$1,196.25 |          |
| Curt Snow              | \$2,238.07 |          | Evan Rishpaugh    | \$1,567.88 | \$143.50 | Nada Markovic        | \$1,193.49 |          |
| Robert Seeber          | \$2,213.90 | \$187.82 | Joey Kennedy      | \$1,532.54 |          | Keith Zabrocki       | \$1,185.19 |          |
| Derrick Bates          | \$2,184.18 | \$252.66 | Lynn Friedline    | \$1,522.14 | \$93.48  | Gloria Sanchez       | \$1,184.74 |          |
| Wadia King             | \$2,170.60 |          | Patricia Lee      | \$1,511.21 |          | Richard Koschaczky   | \$1,182.42 |          |
| Karl Schneckert        | \$2,158.86 | \$112.52 | Richard Davis     | \$1,509.02 |          | Astrid Ayala Diaz    | \$1,172.33 | \$304.00 |
| Scott Remmey           | \$2,135.27 |          | James Larkin      | \$1,507.01 |          | Joseph Moore         | \$1,167.88 |          |
| Jinzhou Zhao           | \$2,113.77 |          | Eddie Hill        | \$1,502.97 |          | James Logan          | \$1,164.82 |          |
| Daniel Potilichio      | \$2,108.59 |          | James Rico        | \$1,488.44 | \$93.96  | Andrew Lomad         | \$1,161.82 | \$124.19 |
| Dustin Baxter          | \$2,090.24 | \$147.14 | Randolph Sontags  | \$1,487.79 | \$184.68 | Angeles Ordaz        | \$1,147.20 |          |
| Ronald Marx            | \$2,086.00 |          | Herman Libanan    | \$1,473.35 |          | Brenden Ostermann    | \$1,145.72 |          |
| Oshella Hargrove       | \$2,077.30 |          | Leo Porter        | \$1,465.10 | \$166.25 | Hilton Miller        | \$1,135.13 | \$111.21 |
| Raymond Lau            | \$2,066.89 |          | Michael Cropek    | \$1,442.51 |          | Nichelle Yegu        | \$1,133.89 | \$92.90  |
| Matthew Wolfanger      | \$2,059.94 | \$232.29 | Michael Cropek    | \$1,440.65 |          | Samuel Cohen         | \$1,127.27 |          |
| David Mah              | \$2,059.76 |          | Warinder Dhillon  | \$1,431.58 |          | Daniel Shahbazi      | \$1,120.79 |          |
| Michael Goddard        | \$2,048.42 | \$160.95 | Robert Bingham    | \$1,428.87 | \$126.14 | Robert Weir          | \$1,104.09 | \$128.57 |
| Donald McMillan        | \$2,044.36 | \$200.79 | Claudia Rodriguez | \$1,418.60 |          | Jennifer Bock        | \$1,102.13 | \$100.05 |
| Russell Morris         | \$2,015.75 |          | Leslie Taylor     | \$1,418.24 |          | Heather Fawcett      | \$1,097.57 | \$110.76 |
| Albert Dimarco         | \$2,014.69 | \$467.18 | Travis Schneider  | \$1,407.82 |          | Douglas Stewart      | \$1,085.32 |          |
| Anastasiya Fedosova    | \$2,006.89 | \$293.89 | Bryan Johnson     | \$1,402.78 |          | Godley Varghese      | \$1,083.72 |          |
| Peter Novellino        | \$1,997.07 |          | Randy Downs       | \$1,395.77 | \$156.38 | Nancy Myers          | \$1,082.50 |          |
| Susanne Munro          | \$1,992.92 | \$245.52 | Todd Trevenan     | \$1,393.42 | \$166.88 | David Brown          | \$1,081.17 |          |
| Karen McQuoid          | \$1,992.80 | \$132.53 | Jason Danielson   | \$1,392.21 |          | Carla Spokely        | \$1,078.99 |          |
| Ronald Gurney          | \$1,970.28 | \$211.41 | Joann Stewart     | \$1,379.89 |          | Crystal Bernard      | \$1,075.43 |          |
| Scott Shields          | \$1,965.10 | \$253.89 | Roland Fletcher   | \$1,368.13 |          | Matthew Bellamy      | \$1,071.85 |          |
| Matthew Ito            | \$1,953.56 | \$237.45 | Peter Lawverier   | \$1,364.93 | \$121.85 | Adell Headley        | \$1,066.38 |          |
| Asher Lavallee         | \$1,952.96 |          | Christy Starr     | \$1,352.83 | \$143.92 | Michael Hufford      | \$1,066.28 |          |
| Deborah Prial          | \$1,948.72 |          | John Buss         | \$1,352.72 | \$107.22 | John Bailey          | \$1,064.46 |          |
| Eric Labossiere        | \$1,940.92 | \$199.36 | Daniel Jackson    | \$1,351.16 |          | Pablo Pirela         | \$1,059.18 |          |
| Craig Nagara           | \$1,910.00 | \$161.93 | Daniel Huszynski  | \$1,350.26 |          | Tammi Costello       | \$1,055.33 |          |
| Scott Primm            | \$1,902.15 | \$156.88 | Catherine Dandy   | \$1,345.56 | \$117.96 | Kari Conder          | \$1,047.47 |          |
| Lawrence Liggett       | \$1,900.64 | \$159.89 | Jennifer Gilbert  | \$1,341.77 | \$122.46 | Eva Cameron          | \$1,044.15 |          |
| Timothy Clark          | \$1,899.34 |          | Christopher Papi  | \$1,341.05 | \$346.72 | Kevin Tawzer         | \$1,030.99 |          |
| Larry Wright           | \$1,888.18 | \$117.46 | Loren Cardwell    | \$1,325.50 | \$117.46 | David Shetler        | \$1,020.54 |          |
| Nerdal Burns           | \$1,879.37 | \$119.54 | David Garrett     | \$1,324.96 |          | Zachary Frail        | \$1,012.31 |          |
| Justin Miller          | \$1,870.52 |          | Arthur Westergren | \$1,318.40 | \$122.27 | Michael Nowak        | \$1,012.03 | \$131.62 |
| Richard Hilber         | \$1,865.69 | \$214.46 | Yann Durieux      | \$1,317.93 |          | Innocent Okoze       | \$1,007.60 |          |
| William Juenger        | \$1,859.54 | \$164.40 | Yann Durieux      | \$1,316.97 |          | Kathleen Loughran    | \$1,006.16 |          |
| Harpreet Goyal         | \$1,842.12 |          | Parvats Dny       | \$1,314.18 |          | Alla Alexander       | \$1,004.35 |          |
| Michael Scotte         | \$1,832.62 |          | Parvats Dny       | \$1,307.25 |          | Jeremy Pilotte       | \$1,003.75 |          |



# Retention Bonus

| QUALIFIER              | BONUS      | A&H      | QUALIFIER          | BONUS    | A&H      | QUALIFIER         | BONUS    | A&H |
|------------------------|------------|----------|--------------------|----------|----------|-------------------|----------|-----|
| Bridgit Driscoll-Hunt  | \$1,002.73 | \$178.25 | Loan Pham          | \$630.54 |          | Jason Blodorn     | \$406.54 |     |
| Iryna Soshkova         | \$1,001.79 |          | Richard Refano     | \$629.22 |          | Justin Andrews    | \$403.13 |     |
| Stephen Adams          | \$999.99   |          | Cyril Desrosiers   | \$624.04 |          | Joseph Johnson    | \$403.10 |     |
| Sarah Spencer          | \$997.43   |          | Apratin Dhar       | \$623.22 |          | Stephen Mahoney   | \$401.62 |     |
| Freida Yakubov         | \$982.52   | \$108.90 | Stephanie Spalding | \$622.53 |          | Glenn Vandesande  | \$400.53 |     |
| Dan Voigt              | \$968.37   | \$88.20  | Jeffrey Hoock      | \$620.93 |          | Brian Tedaldi     | \$399.79 |     |
| Eric Tutobene          | \$967.05   | \$102.05 | Diana Fenrich      | \$616.13 |          | Jonathan Nellis   | \$398.22 |     |
| Edward Johnson         | \$966.07   | \$145.60 | Tu Yu              | \$613.70 |          | Tracy Tenholder   | \$397.09 |     |
| Brian Dersey           | \$958.66   | \$75.90  | Kim Huck           | \$613.06 |          | Willie Hayden     | \$396.37 |     |
| Donnie Nolen           | \$951.80   | \$87.30  | Nicholas Wasche    | \$611.34 |          | Michael Rowatch   | \$395.98 |     |
| Richard Kiger          | \$943.70   | \$133.80 | Sarah Koscielo     | \$609.51 |          | Matthew Keith     | \$395.76 |     |
| Cindy Borton           | \$941.12   | \$90.45  | Kenneth Bell       | \$608.08 |          | Gregory Pazdernik | \$395.57 |     |
| Mark Pinder            | \$925.26   | \$119.15 | Carey Yance        | \$598.65 |          | Steven Salisbury  | \$394.19 |     |
| Jebadiah Kiltner       | \$923.92   | \$123.10 | Ed Offere          | \$598.08 |          | Thomas Treiner    | \$394.12 |     |
| Michelle Workman       | \$922.08   | \$89.00  | Michael Sweet      | \$597.02 |          | Darren Hill       | \$393.81 |     |
| David Ackerman         | \$920.96   |          | Tracy Goff         | \$591.35 |          | Steven HeBum      | \$393.74 |     |
| John Moran             | \$918.13   |          | Bridget Hinni      | \$587.74 |          | Garry Hinzler     | \$393.40 |     |
| Douglas Tomandi        | \$905.97   | \$101.90 | Jack Conley        | \$587.59 |          | Paul Mahoney      | \$392.76 |     |
| Courtney Jones         | \$891.10   |          | Ricardo Villaverde | \$586.12 |          | Tahir Bradley     | \$391.84 |     |
| Dana Turner            | \$890.74   |          | Ronald Tambee      | \$584.64 |          | Eloy Corral       | \$391.35 |     |
| Harmona Cruz           | \$888.35   |          | Carlton Lear       | \$581.42 |          | Hiram Colon       | \$391.14 |     |
| Pawan Sharma           | \$881.79   | \$73.90  | Rodger Forster     | \$578.40 |          | Jennifer Downey   | \$390.72 |     |
| Scott Florin           | \$881.58   |          | Katlin Taylor      | \$578.41 |          | Matthew McManus   | \$389.12 |     |
| Kimberly Joy           | \$877.19   |          | Laura Herrera      | \$576.34 |          | Wesley Wright     | \$388.30 |     |
| William Kaulbach       | \$877.14   |          | Amer Beg           | \$576.14 |          | Ronald Stellessen | \$387.64 |     |
| Matthew Melhorn        | \$876.07   |          | Jayne Spicer       | \$574.01 |          | Monet Wilson      | \$387.42 |     |
| Thomas Frobb           | \$873.01   |          | Kristen Scott      | \$573.44 |          | Joshua Carr       | \$386.90 |     |
| Karen Montgomery       | \$872.38   |          | Allen Trebelhorn   | \$573.10 |          | Derek Johnson     | \$386.86 |     |
| David Clark            | \$864.18   |          | Timothy Betts      | \$571.90 |          | Tommy Ingram      | \$385.61 |     |
| Claudia Ziepler        | \$848.45   |          | Harry Deenger      | \$570.13 |          | Anhea Yonimus     | \$384.68 |     |
| Donald Wolf            | \$848.21   |          | Jose Tapia         | \$569.93 |          | Derek Truelove    | \$384.18 |     |
| Samuel Falgiano        | \$845.00   |          | Romeo Dalry        | \$568.37 |          | Ruthien Walker    | \$384.06 |     |
| John Claxton           | \$843.32   |          | David Hunter       | \$568.06 |          | Keith Rezendes    | \$383.51 |     |
| Emeraude Valenciano    | \$842.17   |          | Sean White         | \$565.34 |          | Hai Diep          | \$382.53 |     |
| Mitchell Duplantis     | \$842.06   |          | Cathy Dobbins      | \$561.71 |          | Kristin Wall      | \$382.39 |     |
| Thomas Habstein        | \$839.64   |          | Amber Nowak        | \$560.96 |          | Jason Johnson     | \$382.01 |     |
| Nazi Khanina           | \$836.46   |          | Carl Ignatius      | \$560.73 |          | Chad Camella      | \$380.35 |     |
| Sergey Tomenko         | \$835.97   |          | Fernando Garza     | \$545.09 | \$155.16 | Joshua Spacik     | \$379.56 |     |
| Michael Doyle          | \$815.31   |          | Gilbert Franklin   | \$531.40 |          | Catherine O'Leary | \$379.34 |     |
| Jared Klime            | \$811.55   |          | Stefan Johansson   | \$491.47 |          | Steven Holt       | \$378.95 |     |
| Keri Perreault         | \$825.11   |          | Ray Burton         | \$470.83 | \$47.38  | Vincent Terrie    | \$376.53 |     |
| Louis Goff             | \$824.13   |          | Francesca Prandi   | \$459.24 | \$47.94  | Erin Ziepler      | \$375.26 |     |
| Byron Paz              | \$823.16   |          | Beery Bruno        | \$450.60 | \$59.31  | Dennis Cedeno     | \$373.28 |     |
| Lindsey Bindel         | \$820.64   |          | Donald Fletcher    | \$449.90 | \$51.72  | Sarah Larose      | \$372.97 |     |
| Darlene Foster         | \$816.44   |          | Ronald Warbach     | \$449.89 | \$51.81  | Leon Thompson     | \$372.41 |     |
| Harinder Sidhu         | \$815.11   |          | Chad Armand        | \$448.71 | \$46.05  | John Hentschel    | \$372.21 |     |
| Michael Zorn           | \$814.77   |          | Jade Stevens       | \$447.89 | \$45.33  | Alejandra Ramos   | \$372.17 |     |
| Grady Richards         | \$808.79   |          | David Hollar       | \$444.92 | \$47.43  | Peter Chamworth   | \$371.07 |     |
| Mehin Graham           | \$808.14   |          | Steven Hanson      | \$440.97 | \$52.83  | Rebecca Shandrow  | \$370.80 |     |
| Stephen Stewart        | \$807.29   |          | Richard Dwyer      | \$440.62 | \$56.73  | Craig Hayfield    | \$370.17 |     |
| Joyce Backlin          | \$734.76   | \$121.84 | Frederick Ulrich   | \$439.54 | \$45.87  | Ryan Mattern      | \$368.10 |     |
| David Galbreath        | \$727.42   | \$85.32  | Norman Reitz       | \$438.17 | \$58.41  | Matthew Willrodt  | \$366.38 |     |
| Kathleen Wade          | \$693.1    | \$108.56 | Robert Bethel      | \$437.89 | \$51.21  | Bradford Powell   | \$364.87 |     |
| Lola Squires           | \$689.83   | \$64.34  | Joseph Baughn      | \$428.14 | \$49.41  | John Franmigen    | \$364.46 |     |
| Trandon Dickerson      | \$687.93   | \$109.08 | Mehin Chua         | \$419.51 |          | Terrance Adams    | \$363.75 |     |
| Grant Hall             | \$686.08   | \$69.94  | William Coory      | \$418.11 |          | Artlur Wong       | \$363.56 |     |
| Justin Germany         | \$686.37   | \$94.72  | Michael McFarlane  | \$416.87 |          | Marko Tojadin     | \$363.39 |     |
| Melissa Jansen         | \$679.57   | \$42.52  | Joshua Crooks      | \$415.61 |          | Luther Chaz       | \$363.04 |     |
| Kimberly Morawgonzales | \$677.95   | \$77.84  | Eathy Hoffman      | \$415.57 |          | Yanessa Delapara  | \$360.64 |     |
| Daniel Pavak           | \$673.94   |          | Hia Johnson        | \$414.95 |          | Mary Frechette    | \$360.55 |     |
| Marta Gonzalez         | \$673.83   | \$112.56 | Jean Arndt         | \$414.84 | \$45.99  | Paul Nawrocki     | \$360.09 |     |
| Josue Naranjo          | \$657.50   |          | Michael Drake      | \$414.78 | \$49.62  |                   |          |     |
| Latoya Tucker          | \$656.99   |          | Ira Fisk           | \$413.29 |          |                   |          |     |
| William Swango         | \$645.99   |          | Frank Bryant       | \$412.44 |          |                   |          |     |
| David Beskid           | \$645.33   | \$69.68  | Kimberly Hall      | \$411.24 |          |                   |          |     |
| Luis Hinds             | \$644.35   |          | Justin Czern       | \$410.52 |          |                   |          |     |
| Colerian White         | \$639.80   |          | Dorian Kirkpatrick | \$410.12 |          |                   |          |     |
| Michael Todd           | \$628.06   |          | Ashley Coogler     | \$408.97 |          |                   |          |     |
| Chris Martell          | \$617.96   |          | Sabrinae Giacchi   | \$408.59 |          |                   |          |     |
| Michelle Hampton       | \$616.28   |          | Benjamin Farlan    | \$407.94 |          |                   |          |     |
| Richard Wu             | \$635.88   |          | Jamie Deal         | \$407.58 |          |                   |          |     |
| Janice George          | \$631.46   |          | Sylvia Chojnacki   | \$407.01 |          |                   |          |     |

## Total Bonus Paid Out

\$485,312.71

## Total A&H

\$17,356.31